

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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LLOYD WILLIAMS, *on behalf of himself*  
*and all others similarly situated*,  
Plaintiff,

v.

ENCORE CAPITAL GROUP, INC.,  
MIDLAND CREDIT MANAGEMENT,  
INC., AND MIDLAND FUNDING LLC,  
Defendants.

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Civil No. 2:19-cv-05252-JMG

**ORDER**

**AND NOW**, this 18<sup>th</sup> day of December, 2020, upon consideration of Defendants' Motion to Compel Arbitration (ECF No. 18), Plaintiff's Response in Opposition to Defendants' Motion (ECF No. 22), and any responses thereto, **IT IS HEREBY ORDERED** that Defendants' Motion is **DENIED**.

BY THE COURT:

/s/John M. Gallagher

JOHN M. GALLAGHER  
United States District Court Judge